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Name

Professional Experience

- **MAXIMUS Federal Services, 04/04/05 - present**
 - **January, 2015 – present. Policy Director** for the State of California, Department of Industrial Relations, Division of Workers' Compensation (DWC), Independent Medical Review (IMR) Project. As Policy Director for an independent medical review organization, Mr. Low has acted as liaison with DWC personnel on matters involving complex legal and procedural issues. Mr. Low has overseen project submission of requests for policy guidance to the DWC pertaining to new, conflicting and/or complex issues. Mr. Low has also been responsible for overseeing project compliance following the receipt of administrative orders and civil disclosure requests. Mr. Low has also had ongoing responsibility for tracking and updating management on changes in law and regulation applicable to the project.
 - **October, 2011 – January, 2015. Legal Director** for the HHS Federal External Review Process. As Legal Director, Mr. Low's primary task was to assure accurate interpretation of applicable state and federal laws, rules, and guidance. Mr. Low was responsible for developing protocols for all project functions. Mr. Low was also responsible for overseeing determinations by reviewers of appeal cases to ensure that these determinations complied with all applicable laws and regulations. Mr. Low was actively involved in the development of the project's decision letter templates, monthly progress reports, and the Project Design Report.
 - **April, 2009 – October, 2011. Legal Director** for the nationwide CMS COBRA Continuation Coverage Assistance Appeals Project. As Legal Director, Mr. Low was primarily responsible for assuring the accurate interpretation of applicable laws, rules, and guidance by project employees making determinations and answering inquiries. During the project period of performance, Mr. Low regularly researched and monitored the continuation coverage laws of ARRA, Title XXII of the PHSA, Section 8905a of Title V of the U.S. Code, and State continuation coverage programs. Mr. Low also monitored the interpretation of facts, the application of law to facts, and the legal conclusions set forth in the project's expedited review determinations.
 - **April, 2005 – March, 2009. Appeal Officer** for the nationwide Medicare Managed Care Project & PACE Reconsideration Project. As an Appeal Officer, Mr. Low was responsible for rendering reconsideration determinations regarding Medicare Part C coverage claims. Mr. Low decided thousands of appeals involving claims for



coverage or payment for diagnostic imaging, durable medical equipment, laboratory services, physician services, physician-administered drugs, ambulance services, dental services, and vision services.

- **State Farm Fire and Casualty Company, 05/01/04 – 03/31/05**
 - **Insurance Adjuster.** Mr. Low was employed as a Fire Claim Representative handling third-party bodily injury claims for Upstate New York, Metro New York City, and multiple New England states. Mr. Low worked in a call center environment and was a member of a centralized team of licensed insurance adjusters that handled bodily injury claims both prior to and during litigation. His daily activity was focused on making coverage determinations, investigating pending claims, preparing liability analyses, and communicating with insureds, claimants, and legal counsel.
- **Solo Practitioner of Law, 10/01/03 – 04/30/04**
 - **Solo Practitioner of Law.** As a solo practitioner of law, Mr. Low was principally active conducting legal research and preparing pleadings, bills of particulars, and motion papers for other attorneys on a case-by-case, contract basis. Mr. Low's contract assignments predominantly involved Personal Injury and Commercial Litigation matters.
- **Boylan, Brown, Code, Vigdor & Wilson, L.L.P., 01/01/01 – 12/31/02**
 - **Associate Attorney.** Mr. Low spent two years as an associate attorney with Boylan, Brown, Code, Vigdor & Wilson, LLP, with his practice devoted exclusively to ERISA and Employee Benefits. During this time, Mr. Low provided clients with legal counsel in matters involving both fiduciary issues and ERISA compliance issues regulated by the Department of Labor. Mr. Low also provided legal counsel regarding plan design, operation, and qualification issues regulated by the Internal Revenue Service.
- **Levy & Licata, P.C., 06/01/92 – 12/31/00**
 - **Associate Attorney.** Mr. Low was employed for eight years as a litigation associate with Levy & Licata, P.C., a three-attorney firm that concentrated its practice in the substantive areas of Eminent Domain and Real Property Tax Certiorari. Mr. Low was principally active in the research and writing of memoranda, affidavits, and briefs for the firm's motion and appellate practice.

Education

- J.D., cum laude, Syracuse University College of Law, Syracuse, New York, 1991.
- A.B., English and American Literature and Languages, Harvard College, Cambridge, Massachusetts, 1986.

Certifications

- Bar Admission – State Bar of New York. Admitted in the Fourth Judicial Department on 01/09/92.